

**Information to identify the case:**Debtor 1: Samantha Heather Nachman

First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-5133

EIN: --\_-----

Debtor 2:

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN: -----

EIN: --\_-----

United States Bankruptcy Court: Eastern District of Michigan

Date case filed for chapter: 7 10/24/23

Case number: 23-49336-lsg

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

The court will dismiss this case without a hearing if the debtor(s) do not timely file all the required documents and if no request for a hearing on dismissal is filed within 21 days after the petition is filed. The Clerk will give notice of the hearing on dismissal only to the party requesting the hearing, the debtor and the trustee.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Samantha Heather Nachman	
2. All other names used in the last 8 years		
3. Address	1374 Hanford Ave Apt 1 Lincoln Park, MI 48146-1765	
4. Debtor's attorney Name and address	John Robert Keyes 300 North Huron Street Ypsilanti, MI 48197	Contact phone: (734) 662-1590
5. Bankruptcy trustee Name and address	Mark H. Shapiro 25925 Telegraph Rd. Suite 203 Southfield, MI 48033-2518	Contact phone: (248) 352-4700

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or register online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	<b>Address of the Bankruptcy Clerk's Office:</b> 211 West Fort Street Detroit, MI 48226  <b>Contact phone:</b> 313-234-0065	<b>For the Court:</b> Clerk of the Bankruptcy Court: Todd M. Stickle  <b>Hours open:</b> 8:30am-4:00pm Monday-Friday  <b>Date:</b> 10/24/23
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 4, 2023 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a> . Enter Meeting ID 757 223 9121, and Passcode 8252404297, OR call (947) 214-5398.  For additional meeting information go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a> .
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline:</b> 2/2/24  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or register online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court  
Eastern District of Michigan

In re:  
Samantha Heather Nachman  
Debtor

Case No. 23-49336-lsg  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0645-2  
Date Rcvd: Oct 25, 2023

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2023:**

Recip ID	Recipient Name and Address
db	Samantha Heather Nachman, 1374 Hanford Ave Apt 1, Lincoln Park, MI 48146-1765
27833196	+ Onyx Real Estate Solutions LLC, Neil A. Chaness, 32841 Middlebelt Rd. Suite 400, Farmington, MI 48334-1771

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@robertkeyeslaw.com	Oct 25 2023 21:36:00	John Robert Keyes, 300 North Huron Street, Ypsilanti, MI 48197
tr	+ EDI: FMHSHAPIRO.COM	Oct 26 2023 01:33:00	Mark H. Shapiro, 25925 Telegraph Rd., Suite 203, Southfield, MI 48033-2527
27833184	+ EDI: GMACFS.COM	Oct 26 2023 01:27:00	Ally Financial, Inc, Attn: Bankruptcy 500 Woodard Ave, Detroit, MI 48226-3416
27833185	EDI: BANKAMER.COM	Oct 26 2023 01:27:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019
27833186	+ EDI: CAPITALONE.COM	Oct 26 2023 01:33:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
27833187	+ EDI: CAPONEAUTO.COM	Oct 26 2023 01:33:00	Capitol One Auto Finance, P.O. Box 660068, City of Industry, CA 95866-0068
27833188	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 25 2023 21:47:29	Card Works Servicing, Llc, Attn: Bankruptcy 101 Crossways Pk West, Woodbury, NY 11797-2020
27833189	+ EDI: WFNNB.COM	Oct 26 2023 01:33:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
27833190	EDI: AMINFOFP.COM	Oct 26 2023 01:33:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
27833191	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 25 2023 21:36:00	Goldman Sachs Bank USA, Attn: Bankruptcy Lockbox 6112, PO Box 724, Philadelphia, PA 19170-6112
27833192	Email/Text: PBNCNotifications@peritussservices.com	Oct 25 2023 21:36:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
27833193	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 25 2023 21:46:27	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
27833194	Email/Text: ml-ebn@missionlane.com	Oct 25 2023 21:36:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
27833195	Email/Text: EBN@Mohela.com	Oct 25 2023 21:36:00	MOHELA, Attn: Bankruptcy 633 Spirit Drive, Chesterfield, MO 63005-1243
27833197	EDI: PRA.COM	Oct 26 2023 01:33:00	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541-0000
27833198	+ EDI: WTRRN BANK.COM		

District/off: 0645-2  
Date Rcvd: Oct 25, 2023

User: admin  
Form ID: 309A

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Total Noticed: 20

27833200      Email/Text: bankruptcydept@wyn.com

Oct 26 2023 01:33:00      Target NB, C/O Financial & Retail Services,  
Mailstop BT PO Box 9475, Minneapolis, MN  
55440-9475

Oct 25 2023 21:37:00      Wyndham Vacation Ownership, Attn: Bankruptcy,  
P.O. Box 98940, Las Vega, NV 89139-8940

27833199      + EDI: WFFC2

Oct 26 2023 01:33:00      Wells Fargo Bank NA, 1 Home Campus MAC  
X2303-01A 3rd Floor, Des Moines, IA  
50328-0001

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2023

Signature: /s/Gustava Winters